

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Natalie Garritano**  
Debtor(s)

Bankruptcy Case No.: 17-23282-CMB

Chapter: 13  
Docket No.: 59 – 58  
Concil. Conf.: January 24, 2019 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **November 5, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 19, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 24, 2019 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 20, 2018

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Natalie Garritano  
 Debtor

Case No. 17-23282-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Sep 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2018.

db +Natalie Garritano, 717 Penn Street, Brackenridge, PA 15014-1148  
 cr Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408  
 14676409 +Aes/educn Sr, Pob 61047, Harrisburg, PA 17106-1047  
 14676410 +Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409  
 14695101 +Allegheny County Clerk of Courts, 115 County Courthouse, 436 Grant Street,  
 Pittsburgh, PA 15219-2400  
 14676412 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14676413 +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298  
 14695102 +Comenitybk/marthonvs, P.O. Box 182789, Columbus, OH 43218-2789  
 14740687 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14676415 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14676416 +Dsrm Nt Bk, Pob 631, Amarillo, TX 79105-0631  
 14881377 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
 14676418 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 14676419 +KML Law Group, P.C., 5000 Mellon Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14695105 +Linda Garritano, 107 W. 8th St., Tarentum, PA 15084-1409  
 14704319 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14760449 Pennymac Loan Services, LLC, P.O. Box 2010, Moorpark, CA, 93020  
 14676426 +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387  
 14704429 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14676411 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 21 2018 01:56:01 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238  
 14761262 +E-mail/Text: bncmail@w-legal.com Sep 21 2018 01:48:22 Comenity Capital Bank/Paypal Credit,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 14695103 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 21 2018 01:47:50 Comenitycap/gamestop,  
 P.O. Box 182120, Columbus, OH 43218-2120  
 14695104 +E-mail/PDF: creditonebknofications@resurgent.com Sep 21 2018 01:56:25 Credit One Bank,  
 P.O. Box 98872, Las Vegas, NV 89193-8872  
 14681413 E-mail/Text: mrdiscen@discover.com Sep 21 2018 01:47:36 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14676414 +E-mail/Text: mrdiscen@discover.com Sep 21 2018 01:47:36 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 14676417 E-mail/Text: aladd@franklinamerican.com Sep 21 2018 01:48:51 Franklin American Mtg/,  
 501 Corporate Centre Drive, Franklin, TN 37067  
 14754926 E-mail/PDF: resurgentbknofications@resurgent.com Sep 21 2018 01:56:47  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14754928 E-mail/PDF: resurgentbknofications@resurgent.com Sep 21 2018 01:56:29  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,  
 N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14758908 E-mail/PDF: resurgentbknofications@resurgent.com Sep 21 2018 01:56:07  
 LVNV Funding, LLC its successors and assigns as, assignee of Provident National Bank,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14758909 E-mail/PDF: resurgentbknofications@resurgent.com Sep 21 2018 01:56:07  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14754927 E-mail/PDF: resurgentbknofications@resurgent.com Sep 21 2018 01:56:08  
 LVNV Funding, LLC its successors and assigns as, assignee of General Electric Capital,  
 Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14676420 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 21 2018 01:56:25 Lvnv Funding Llc,  
 Po Box 10497, Greenville, SC 29603-0497  
 14754937 E-mail/Text: bkr@cardworks.com Sep 21 2018 01:47:28 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14692185 +E-mail/Text: bankruptcydpt@mcmsg.com Sep 21 2018 01:48:11 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 14676421 +E-mail/Text: bkr@cardworks.com Sep 21 2018 01:47:28 Merrick Bank Corp, Po Box 9201,  
 Old Bethpage, NY 11804-9001  
 14705345 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 21 2018 01:56:04  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14677099 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 21 2018 02:07:17  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14695106 +E-mail/PDF: gecsed@recoverycorp.com Sep 21 2018 01:56:00 Synch/Gap, P.O. Box 965005,  
 Orlando, FL 32896-5005  
 14676422 +E-mail/PDF: gecsed@recoverycorp.com Sep 21 2018 01:56:00 Synch/dks, Po Box 965005,  
 Orlando, FL 32896-5005  
 14676423 +E-mail/PDF: gecsed@recoverycorp.com Sep 21 2018 01:56:00 Synch/jcp, Po Box 965007,  
 Orlando, FL 32896-5007  
 14676424 +E-mail/PDF: gecsed@recoverycorp.com Sep 21 2018 01:56:39 Synch/lowes, Po Box 965005,  
 Orlando, FL 32896-5005

District/off: 0315-2

User: dsaw  
Form ID: 410

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Sep 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14676425	+E-mail/PDF: gecsed@recoverycorp.com Sep 21 2018 01:56:39	Synco/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
14695107	+E-mail/PDF: gecsed@recoverycorp.com Sep 21 2018 01:56:39	Synchrony Bank/bp, P.O. Box 965024, Orlando, FL 32896-5024

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Franklin American Mortgage Company
cr	PENNYMAC LOAN SERVICES, LLC
cr	Toyota Motor Credit Corporation
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14714977*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
	(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
	TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2018 at the address(es) listed below:

Glenn R. Bartifay	on behalf of Debtor Natalie Garritano	gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com;jterek@bartifaylaw.com;nalejandro@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Natalie Garritano	gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com;jterek@bartifaylaw.com;nalejandro@bartifaylaw.com;gbartifay@yahoo.com
James Warmbrodt	on behalf of Creditor	Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	Franklin American Mortgage Company bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Defendant	Toyota Motor Credit Company bkgroup@kmlawgroup.com
Joseph A. Dessoye	on behalf of Creditor	PENNYMAC LOAN SERVICES, LLC pawb@fedphe.com
Mario J. Hanyon	on behalf of Creditor	PENNYMAC LOAN SERVICES, LLC pawb@fedphe.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 9